

# A.T. Loan News

Kentucky Assistive Technology Loan Corporation

June 2003

Volume 6

## Finding A Way by Jason Jones

### *Loan program helps Nicholasville girl cruise town*

"**KARI HOTTIE**" in big capital letters stretches across the front of her lap desk. A beautiful smile stretches across her face and an even more beautiful attitude stretches to all who are around her.

Nicholasville adolescent Kari Taylor may have a few more obstacles in front of her than a lot of 11-year-olds, but her attitude and determination seem to make them disappear.

At age nine, Kari was involved in a severe car wreck with her mother Vanessa and her two brothers on their way home from church. Unfortunately, Kari sustained the most severe injuries. She suffered a brain stem injury which left her paralyzed and unable to speak.

Since that time Kari's days and nights have been filled with rigorous amounts of rehabilitation, schoolwork and even some advocacy work.

Bessy Shannon, who has been Kari's nurse for three years, says Kari and her friend Alexis at Brookside Elementary lobbied school officials for better accessibility.

"Kari and her whole class wrote letters to the school board because the playground wasn't accessible - Kari would just have to sit there and watch everyone else play," Shannon said. "For about two weeks there was never a dry eye in her class. They really changed things around."

Advocacy is not the only way Kari is accelerating at school. The fifth grader maintains an "A" average and loves science.

With all the things that Kari has going on in her life, she still has time to be a typical girl flirting with becoming a teenager. Her eyes light up when someone mentions boys or

shopping. Family friend Delynn Deakel says Kari is especially fond of trips to Wal-Mart.

With a little help from a low-interest loan through the Kentucky Assistive Technology Loan Corporation (KATLC) and a grant from the Brain Injury Trust Fund, Kari's mother was able to purchase an accessible van which can more than accommodate Kari and her motorized wheelchair.

Deakel says that it has made a huge difference for the whole family.

"It was very important to Kari to make her appointments and such," explained Deakel. "Second it has really helped her live a more normal life. It's made a huge difference."

As for Kari and her prognosis, only time will tell. After three years of therapy she can speak very well and is regaining strength and movement daily. Her mother says she will be able to have her trachea tube removed soon and should start eating small amounts soon after.

No matter the outcome, she is already doing better than expected according to her mother. "The doctors said she would not be as smart after the accident and she would always have to have her trachea," Vanessa Taylor said. "But, she keeps proving the doctors wrong. She keeps proving everyone wrong."



(Right) Kari Taylor and her assistant Bessy Shannon demonstrate Kari's van equipped with a wheelchair lift. (Above) Kari soaks up a little sun in the backyard of her Nicholasville home.



## The Purpose

The Kentucky Assistive Technology Loan Corporation (KATLC) offers low interest loans through its lending partners (Fifth Third Bank and Kentucky Housing Corporation) for qualified applicants who need any type of equipment or home modification that will increase a person's mobility or enable them to become more independent.

Whether it's a wheelchair, modified van, or accessible entry to a home, people with disabilities are often faced with a costly and oftentimes immediate need that Medicaid or other types of health insurance programs do not cover. These types of costs are not usually considered a "good risk" by most lending institutions.

Guidelines for approval are not as strict as other lending programs. We understand that credit history is often limited or poor due to long-term medical expenses. In order to see if you qualify, complete an application, attach the required documents and mail it to KATLC at P.O. Box 12231, Lexington, KY 40581-2231.

For more information or to receive an application call Nancy Hansen toll free at 1-877-675-0195.

## Contacts

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## Money Matters by Dave Matheis

### More Federal Funds Available for AT Loan Programs

**T**wo grant competitions for assistive technology loan programs are scheduled for this summer.

The National Institute on Disability and Rehabilitation Research (NIDRR) has \$36 million available through its Alternative Financing Program (AFP).

This is the same program that provided KATLC with a \$1.05 million grant in October of 2001.

The Request-for-Proposal should be issued in July. Grants will be awarded for one year.

Applicants must provide 25% of the

total project cost in matching funds.

The Rehabilitation Services Administration is also scheduled to conduct a grant competition this summer as part of President Bush's 'Freedom Initiative.'

The federal agency has \$20 million available to develop 'Telework' loan programs. The programs will provide loans to individuals with disabilities for computers and assistive technology that will enable them to work at home.

There is a 10% matching requirement for these grants.

## Dual Efforts by Dave Matheis

### KATLC Partners with Other Funding Sources

**B**ecause of limited resources and policy restrictions, many funding sources cannot provide enough money for individuals to get the assistive technology they need. In these cases, it becomes necessary for individuals to augment the money they receive with their own funds.

KATLC has provided valuable assistance to several Kentuckians with disabilities who find themselves in this situation. Individuals have been able to combine grants they have received with low interest KATLC loans to obtain equipment they could not have gotten with the grants alone.

A family in Northern Kentucky received a small grant from Supported Living to put toward a modified van to transport their daughter with very significant disabilities.

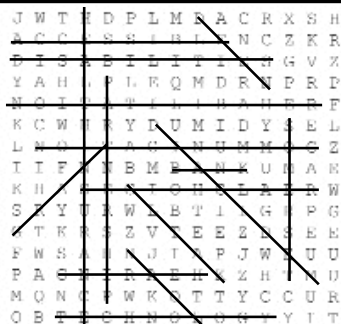
The balance was covered by a KATLC loan.

Supported Living and KATLC have also combined resources to enable another family to put an elevator in their home. Recently, a small grant from the Brain Injury Trust Fund augmented a KATLC loan for a modified van for a mother and her daughter (see article in this newsletter).

KATLC's most prevalent funding partner has been the Department of Vocational Rehabilitation. The two entities have combined to provide modified vehicles to eight individuals and a home modification to another.

In an era of increasingly limited public funding for services and equipment, KATLC has been able to partner with several funding sources to provide much needed assistive technology.

## January WordFind Answers



There were no completed entries in last quarter's newsletter. Look for another contest in September.

The words were:  
**accessible, partnership,  
disabilities, need,  
rehabilitation,  
communication, bank,  
Medicaid, Somerset,  
real choices, grant,  
hearing, KATLC, health  
insurance, technology.**

A.T. Loan News is a publication of the Kentucky Assistive Technology Loan Corporation (KATLC).

Principal partners of the KATLC include: Fifth Third Bank, Kentucky Housing Corporation, Department of Vocational Rehabilitation, Kentucky Developmental Disabilities Council, KATS Network and the Interdisciplinary Human Development Institute at the University of Kentucky.

The Kentucky Department of Vocational Rehabilitation and the Kentucky Assistive Technology Loan Corporation do not discriminate on the basis of race, color, national origin, sex, disability, age, religion or marital status in employment, or provision of services and provides, upon request, reasonable accommodation including auxiliary aids and services necessary to afford individuals with disabilities an equal opportunity to participate in all program activities.

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(Jason Jones, editor)